Palog: Dial Indus Results (huts. Oct. 20, 2005;

File 6:NTIS 1964-2005/Oct W3 (c) 2005 NTIS, Intl Cpyrght All Rights Res 7:Social SciSearch(R) 1972-2005/Oct W3 File (c) 2005 Inst for Sci Info 15:ABI/Inform(R) 1971-2005/Oct 21 File (c) 2005 ProQuest Info&Learning File 16:Gale Group PROMT(R) 1990-2005/Oct 20 (c) 2005 The Gale Group File 22: Employee Benefits 1986-2005/Oct (c) 2005 Int.Fdn.of Empl.Ben.Plans File 35:Dissertation Abs Online 1861-2005/Sep (c) 2005 ProQuest Info&Learning File 73:EMBASE 1974-2005/Oct 21 (c) 2005 Elsevier Science B.V. File 88: Gale Group Business A.R.T.S. 1976-2005/Oct 21 (c) 2005 The Gale Group 98:General Sci Abs/Full-Text 1984-2004/Dec File (c) 2005 The HW Wilson Co. File 122: Harvard Business Review 1971-2005/Sep (c) 2005 Harvard Business Review File 141:Readers Guide 1983-2004/Dec (c) 2005 The HW Wilson Co File 148:Gale Group Trade & Industry DB 1976-2005/Oct 21 (c) 2005 The Gale Group File 149:TGG Health&Wellness DB(SM) 1976-2005/Oct W2 (c) 2005 The Gale Group File 155:MEDLINE(R) 1951-2005/Oct 21 (c) format only 2005 Dialog File 163:Ageline(R) 1965-2005/Oct (c) format only 2005 Dialog File 180:Federal Register 1985-2005/Oct 21 (c) 2005 format only DIALOG File 216:ONTAP(R) Gale Group PROMT(R) (c) 1999 The Gale Group File 249:Mgt. & Mktg. Abs. 1976-2005Oct W3 (c) 2005 Pira International File 440:Current Contents Search(R) 1990-2005/Oct 21 (c) 2005 Inst for Sci Info File 471:New York Times Fulltext 1980-2005/Oct 21 (c) 2005 The New York Times File 474: New York Times Abs 1969-2005/Oct 20 (c) 2005 The New York Times File 484:Periodical Abs Plustext 1986-2005/Oct W3 (c) 2005 ProQuest File 485:Accounting & Tax DB 1971-2005/Oct W2 (c) 2005 ProQuest Info&Learning File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06 (c) 2002 Phoenix Newspapers File 541:SEC Online (TM) Annual Repts 1997/Sep W3 (c) 1987-1997 SEC Online Inc. File 545:Investext(R) 1982-2005/Oct 21 (c) 2005 Thomson Financial Networks File 553: Wilson Bus. Abs. FullText 1982-2004/Dec (c) 2005 The HW Wilson Co File 633: Phil. Inquirer 1983-2005/Oct 19 (c) 2005 Philadelphia Newspapers Inc File 635:Business Dateline(R) 1985-2005/Oct 21 (c) 2005 ProQuest Info&Learning File 638:Newsday/New York Newsday 1987-2005/Oct 20 (c) 2005 Newsday Inc. File 701:St Paul Pioneer Pr Apr 1988-2005/Oct 12

```
(c) 2005 St Paul Pioneer Press
 File 702:Miami Herald 1983-2005/Oct 20
          (c) 2005 The Miami Herald Publishing Co.
 File 710: Times/Sun. Times (London) Jun 1988-2005/Oct 20
          (c) 2005 Times Newspapers
 File 714: (Baltimore) The Sun 1990-2005/Oct 21
          (c) 2005 Baltimore Sun
 File 716: Daily News Of L.A. 1989-2005/Oct 20
          (c) 2005 Daily News of Los Angeles
 File 719: (Albany) The Times Union Mar 1986-2005/Oct 20
          (c) 2005 Times Union
 File 722:Cincinnati/Kentucky Post 1990-2005/Oct 20
          (c) 2005 The Cincinnati Post
 File 726:S.China Morn.Post 1992--2005/Oct 20
          (c) 2005 South China Morning Post
 File 739: The Fresno Bee 1990-2005/Oct 19
          (c) 2005 The Fresno Bee
 File 743: (New Jersey) The Record 1989-2005/Oct 20
          (c) 2005 No.Jersey Media G Inc
         Items
 Set
                 Description
 S1
                 (((INSURANCE OR ASSURANCE OR UNDERWRIT??? OR ENSURANCE OR -
            91
              INSURER) (10N) (COUNSEL???? OR ADVIS??? OR ADVICE OR SUGGEST??-
              ??? OR RECOMMEND??????) (2N) (HEALTH???? OR MEDICAL OR CLINIC??
               OR LIFESTYLE? ?) (5N) (REDUC??? OR REDUCTION OR IMPROVE? ? OR
               IMPROVING) (
 S2
           160
                  ((COUNSEL???? OR ADVIS??? OR ADVICE OR SUGGEST????? OR REC-
              OMMEND??????) (5N) (HEALTH???? OR MEDICAL OR CLINIC?? OR LIFES-
              TYLE? ?) (5N) (REDUC??? OR REDUCTION OR IMPROVE? ? OR IMPROVI-
              NG) (5N) (USER? ? OR INSURED? ? OR CLIENT? ? OR RESPONDENT? ?-
              )) AND PY<1994
 _S3
                 S1 AND S2
 S4
                 ((COUNSEL???? OR ADVIS??? OR ADVICE OR SUGGEST????? OR REC-
          1411
all considura OMMEND??????) (5N) (REDUC??? OR REDUCTION OR IMPROVE? ? OR IMP-
              ROVING) (5N) (RISK? ? OR INSURAB??????) (5N) (USER? ? OR INSURED?
     KWIC.
              ? OR CLIENT? ? OR RESPONDENT? ?))
             4 S1 AND S4
             S1 (2S)((COUNSEL???? OR ADVIS??? OR ADVICE OR SUGGEST?????
 S6
              OR RECOMMEND??????) (5N) (REDUC??? OR REDUCTION OR IMPROVE? ? OR
               IMPROVING) (5N) (USER? ? OR INSURED? ? OR CLIENT? ? OR RESPOND-
```

ENT? ? OR EMPLOYEE? ?))

?

Dialog Search

```
DIALINDEX (R)
   (c) 2005 Dialog
*** DIALINDEX search results display in an abbreviated ***
*** format unless you enter the SET DETAIL ON command. ***
Terminal set to DLINK
? b 411
       20oct05 19:12:11 User264781 Session D195.3
            $0.55
                   0.209 DialUnits File411
     $0.55 Estimated cost File411
     $0.53 TELNET
     $1.08 Estimated cost this search
     $1.08 Estimated total session cost 0.209 DialUnits
File 411:DIALINDEX(R)
DIALINDEX (R)
   (c) 2005 Dialog
*** DIALINDEX search results display in an abbreviated ***
*** format unless you enter the SET DETAIL ON command. ***
? sf all
   You have 571 files in your file list.
   (To see banners, use SHOW FILES command)
PLEASE ENTER A COMMAND OR BE LOGGED OFF IN 5 MINUTES
? s (((insurance or assurance or underwrit??? or ensurance or insurer) (5n)
(counsel???? or advis??? or advice or suggest????? or recommend??????) (2n)
(health???? or medical or clinic?? or life or lifestyle? ?) (5n) (insured? ?
or patron? ? or client? ? or user? ? or clientele)) (2s) ((reduc??? or
reduction or improve? ? or improving) (2n)(risk? ? or insurab??????))) and py
<1994
Your SELECT statement is:
   s (((insurance or assurance or underwrit??? or ensurance or insurer)
(5n) (counsel???? or advis??? or advice or suggest????? or recommend??????)
(2n) (health???? or medical or clinic?? or life or lifestyle? ?) (5n)
(insured? ? or patron? ? or client? ? or user? ? or clientele)) (2s)
((reduc??? or reduction or improve? ? or improving) (2n)(risk? ? or
insurab??????))) and py<1994
           Items
                  File
                   15: ABI/Inform(R) 1971-2005/Oct 20
Processing
Processing
Processing
       Examined 50 files
      Examined 100 files
Processing
      Examined 150 files
>>>File 241 was removed from the system to allow for search engine
   enhancements
241: Elec. Power DB 1972-1999Jan
>>>Unable to open file; SELECT not performed on this file.
>>>File 242 was removed from the system to allow for search engine
   enhancements
242: CLAIMS(R)/COMPOUND 2001/2005Q1
>>>Unable to open file; SELECT not performed on this file.
```

```
Examined 200 files
>>>File 297 was removed from the system to allow for search engine
   enhancements
297: Bible (King James Version) 1769
>>>Unable to open file; SELECT not performed on this file.
       Examined 250 files
>>>File 422 was removed from the system to allow for search engine
   enhancements
422: REMARC 1900-39 1986/Jul
>>>Unable to open file; SELECT not performed on this file.
>>>File 423 was removed from the system to allow for search engine
   enhancements
423: REMARC 1940-59 1986/Jul
>>>Unable to open file; SELECT not performed on this file.
>>>File 424 was removed from the system to allow for search engine
   enhancements
424: REMARC 1960-69 1986/Jul
>>>Unable to open file; SELECT not performed on this file.
>>>File 425 was removed from the system to allow for search engine
   enhancements
425: REMARC 1970-80 1986/Jul
>>>Unable to open file; SELECT not performed on this file.
       Examined 300 files
               1 485: Accounting & Tax DB 1971-2005/Oct W1
       Examined 350 files
Processing
       Examined 400 files
Processing
       Examined 450 files
       Examined 500 files
       Examined 550 files
   2 files have one or more items; file list includes 571 files.
   One or more terms were invalid in 106 files.
? b hits
       20oct05 19:39:36 User264781 Session D195.4
          $141.19 53.279 DialUnits File411
   $141.19 Estimated cost File411
     $7.46 TELNET
   $148.65 Estimated cost this search
   $149.73 Estimated total session cost 53.488 DialUnits
SYSTEM: OS - DIALOG OneSearch
  File 15:ABI/Inform(R) 1971-2005/Oct 20
         (c) 2005 ProQuest Info&Learning
  File 485:Accounting & Tax DB 1971-2005/Oct W1
         (c) 2005 ProQuest Info&Learning
*File 485: SELECT IMAGE AVAILABILITY FOR PROQUEST FILES
ENTER 'HELP PROQUEST' FOR MORE
      Set Items Description
? s (((insurance or assurance or underwrit??? or ensurance or insurer) (5n)
(counsel???? or advis??? or advice or suggest????? or recommend??????) (2n)
(health???? or medical or clinic?? or life or lifestyle? ?) (5n) (insured? ?
or patron? ? or client? ? or user? ? or clientele)) (2s) ((reduc??? or
reduction or improve? ? or improving) (2n)(risk? ? or insurab??????))) and py
<1994
          351254 INSURANCE
```

47322 ASSURANCE 83241 UNDERWRIT??? 30 ENSURANCE 44581 INSURER 91251 COUNSEL???? 255307 ADVIS??? 125715 ADVICE 398854 SUGGEST????? 229091 RECOMMEND?????? 382970 HEALTH???? 154919 MEDICAL 47155 CLINIC?? 373911 LIFE 37086 LIFESTYLE? ? 41578 INSURED? ? 10783 PATRON? ? 347539 CLIENT? ? 365753 USER? ? 11046 CLIENTELE 501739 REDUC??? 160975 REDUCTION 414311 IMPROVE? ? 137230 IMPROVING 437003 RISK? ? 3628 INSURAB?????? ...(2S)(((REDUC??? OR REDUCTION) OR IMPROVE? ?) OR IMPROVING) (2N) (RISK? ? OR INSURAB??????) 1250935 PY<1994

Scanned

√((INSURANCE OR ASSURANCE OR UNDERWRIT??? OR ENSURANCE OR ✓INSURER) (5N) (COUNSEL???? OR ADVIS??? OR ADVICE OR SUGGEST????? OR RECOMMEND??????) (2N) (HEALTH???? OR MEDICAL OR CLINIC?? OR LIFE OR LIFESTYLE? ?) (5N) (INSURED? ? OR PATRON? ? OR CLIENT? ? OR USER? ? OR CLIENTELE)) (2S) ((REDUC??? OR REDUCTION OR IMPROVE? ? OR IMPROVING) (2N) (RISK? ? OR INSURAB??????))) AND PY<1994

? t s1/3, k/1-2

(Item 1 from file: 15)

DIALOG(R) File 15:ABI/Inform(R)

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00337879 86-38293

Nonfinancial Advice Rendered During the Financial Planning Process

Azorsky, Michael A.

CPA Journal v56n10 PP: 116-119 Oct 1986

ISSN: 0732-8435 JRNL CODE: CPA

... ABSTRACT: at least 5%-10% of investments. Third, the CPA should ascertain the adequacy of the client 's life insurance coverage and the quality of the insurance company. The CPA might suggest that coverage be spread among 2-3 companies to reduce risk . Fourth, before making specific investment decisions, the client and CPA should determine the desired results...

1/3, K/2(Item 1 from file: 485) DIALOG(R) File 485: Accounting & Tax DB

(c) 2005 ProQuest Info&Learning. All rts. reserv.

00198094

Nonfinancial Advice Rendered During the Financial Planning Process

Azorsky, Michael A.

CPA Journal v56 n10 PP: 116-119 Oct 1986

ISSN: 0732-8435 JRNL CODE: CPA

Accounting & Tax DB_1971-2005/Oct W1

...ABSTRACT: at least 5%-10% of investments. Third, the CPA should ascertain the adequacy of the client's life insurance coverage and the quality of the insurance company. The CPA might suggest that coverage be spread among 2-3 companies to reduce risk. Fourth, before making specific investment decisions, the client and CPA should determine the desired results...

Dialog Sance form Dial Inclus Oct. 20,000

Trying 31060000009999...Open DIALOG INFORMATION SERVICES PLEASE LOGON: ****** HHHHHHHH SSSSSSSS? ### Status: Signing onto Dialog ****** ENTER PASSWORD: ****** HHHHHHHH SSSSSSS? ****** Welcome to DIALOG ### Status: Login successfulDialog level 05.07.12D Last logoff: 20oct05 19:42:12 Logon file405 21oct05 14:31:50 *** ANNOUNCEMENT *** *** -- UPDATED: Important Notice to Freelance Authors--See HELP FREELANCE for more information NEW FILES RELEASED ***Inspec (File 202) ***Physical Education Index (File 138) ***Computer and Information Systems Abstracts (File 56) ***Electronics and Communications Abstracts (File 57) ***Solid State and Superconductivity Abstracts (File 68) ***ANTE: Abstracts in New Technologies (File 60) *** RELOADS COMPLETED *** The 2005 reload of the CLAIMS files (Files 340, 341, 942) is now available online. RESUMED UPDATING ***ERIC (File 1) Chemical Structure Searching now available in Prous Science Drug Data Report (F452), Prous Science Drugs of the Future (F453), IMS R&D Focus (F445/955), Pharmaprojects (F128/928), Beilstein Facts (F390), and Derwent Chemistry Resource (F355). >>> Enter BEGIN HOMEBASE for Dialog Announcements <<< of new databases, price changes, etc. FTEXT1 is set ON as an alias for 15,16,148,160,275,621 FTEXT2 is set ON as an alias for 9,20,476,610,613,624,634,636,810,813 NFTEXT is set ON as an alias for 2,35,65,77,99,233,256,278,474,475,583 SYSTEM: HOME Cost is in DialUnits Menu System II: D2 version 1.7.9 term=ASCII *** DIALOG HOMEBASE(SM) Main Menu *** Information: 1. Announcements (new files, reloads, etc.) 2. Database, Rates, & Command Descriptions 3. Help in Choosing Databases for Your Topic 4. Customer Services (telephone assistance, training, seminars, etc.) 5. Product Descriptions Connections:

- 6. DIALOG(R) Document Delivery
- 7. Data Star(R)

(c) 2003 Dialog, a Thomson business. All rights reserved. $/H = \text{Help} \qquad /L = \text{Logoff} \qquad /\text{NOMENU} = \text{Command Mode}$

Enter an option number to view information or to connect to an online service. Enter a BEGIN command plus a file number to search a database (e.g., B1 for ERIC).

Terminal set to DLINK

*** DIALOG HOMEBASE(SM) Main Menu ***

Information:

- 1. Announcements (new files, reloads, etc.)
- 2. Database, Rates, & Command Descriptions
- 3. Help in Choosing Databases for Your Topic
- 4. Customer Services (telephone assistance, training, seminars, etc.)
- 5. Product Descriptions

Connections:

- 6. DIALOG(R) Document Delivery
- 7. Data Star(R)
 - (c) 2003 Dialog, a Thomson business. All rights reserved.

/H = Help /L = Logoff /NOMENU = Command Mode

Enter an option number to view information or to connect to an online
 service. Enter a BEGIN command plus a file number to search a database
(e.g., B1 for ERIC).
? b 411

21oct05 14:31:57 User264781 Session D196.1 \$0.00 0.214 DialUnits FileHomeBase

- \$0.00 Estimated cost FileHomeBase
- \$0.03 TELNET
- \$0.03 Estimated cost this search
- \$0.03 Estimated total session cost 0.214 DialUnits

File 411:DIALINDEX(R)

DIALINDEX (R)

(c) 2005 Dialog

*** DIALINDEX search results display in an abbreviated ***

*** format unless you enter the SET DETAIL ON command. ***

? sf all

You have 570 files in your file list.

(To see banners, use SHOW FILES command)

? s (((insurance or assurance or underwrit??? or ensurance or insurer) (10n) (counsel???? or advis??? or advice or suggest????? or recommend?????) (2n) (health??? or medical or clinic?? or lifestyle? ?) (5n) (insured? ? or patron? ? or client? ? or user? ? or clientele)) (2s) ((reduc??? or reduction or improve? ? or improving) (5n) (risk? ? or insurab??????))) and py<1994

Your SELECT statement is:

s (((insurance or assurance or underwrit??? or ensurance or insurer) (10n) (counsel???? or advis??? or advice or suggest????? or recommend??????) (2n) (health???? or medical or clinic?? or lifestyle? ?) (5n) (insured? ? or patron? ? or client? ? or user? ? or clientele)) (2s) ((reduc??? or

```
reduction or improve? ? or improving) (5n)(risk? ? or insurab??????))) and
py<1994
           Items
                  File
Processing
Processing
Processing
       Examined 50 files
       Examined 100 files
Processing
                   180: Federal Register 1985-2005/Oct 21
       Examined 150 files
>>>File 241 was removed from the system to allow for search engine
   enhancements
241: Elec. Power DB 1972-1999Jan
>>>Unable to open file; SELECT not performed on this file.
>>>File 242 was removed from the system to allow for search engine
   enhancements
242: CLAIMS(R)/COMPOUND 2001/2005Q1
>>>Unable to open file; SELECT not performed on this file.
       Examined 200 files
>>>File 297 was removed from the system to allow for search engine
   enhancements
297: Bible (King James Version) 1769
>>>Unable to open file; SELECT not performed on this file.
       Examined 250 files
>>>File 422 was removed from the system to allow for search engine
   enhancements
422: REMARC 1900-39 1986/Jul
>>>Unable to open file; SELECT not performed on this file.
>>>File 423 was removed from the system to allow for search engine
   enhancements
423: REMARC 1940-59 1986/Jul
>>>Unable to open file; SELECT not performed on this file.
>>>File 424 was removed from the system to allow for search engine
   enhancements
424: REMARC 1960-69 1986/Jul
>>>Unable to open file; SELECT not performed on this file.
>>>File 425 was removed from the system to allow for search engine
425: REMARC 1970-80 1986/Jul
>>>Unable to open file; SELECT not performed on this file.
       Examined 300 files
       Examined 350 files
                   542: SEC Online (TM) 10-K Reports 1997/Sep W3
Processing
                   545: Investext(R) 1982-2005/Oct 21
       Examined 400 files
Processing
       Examined 450 files
                  710: Times/Sun.Times(London) Jun 1988-2005/Oct 20
       Examined 500 files
       Examined 550 files
```

4 files have one or more items; file list includes 570 files. One or more terms were invalid in 106 files.

???

```
PLEASE ENTER A COMMAND OR BE LOGGED OFF IN 5 MINUTES
? b hits
       21oct05 14:59:47 User264781 Session D196.2
          $157.76 59.532 DialUnits File411
   $157.76 Estimated cost File411
     $7.46 TELNET
   $165.22 Estimated cost this search
   $165.25 Estimated total session cost 59.746 DialUnits
SYSTEM:OS - DIALOG OneSearch
  File 180: Federal Register 1985-2005/Oct 21
         (c) 2005 format only DIALOG
  File 542:SEC Online(TM) 10-K Reports 1997/Sep W3
         (c) 1987-1997 SEC Online Inc.
*File 542: This file is closed.0
  File 545: Investext(R) 1982-2005/Oct 21
         (c) 2005 Thomson Financial Networks
  File 710: Times/Sun. Times (London) Jun 1988-2005/Oct 20
         (c) 2005 Times Newspapers
      Set Items Description
? s (((insurance or assurance or underwrit??? or ensurance or insurer) (10n)
(counsel???? or advis??? or advice or suggest????? or recommend??????) (2n)
(health???? or medical or clinic?? or lifestyle? ?) (5n) (insured? ? or
patron? ? or client? ? or user? ? or clientele)) (2s) ((reduc??? or reduction
or improve? ? or improving) (5n)(risk? ? or insurab??????))) and py<1994
Processing
         1134835 INSURANCE
          256194 ASSURANCE
          347742 UNDERWRIT???
             124 ENSURANCE
           53411 INSURER
          313532 COUNSEL????
         1040929 ADVIS???
          484209 ADVICE
         769098 SUGGEST?????
         2618311 RECOMMEND??????
         1331924 HEALTH????
          735139 MEDICAL
          281755 CLINIC??
           41050 LIFESTYLE? ?
          207766 INSURED? ?
           19039 PATRON? ?
         1049699 CLIENT? ?
          371444 USER? ?
          10642 CLIENTELE
        1712908 REDUC???
         839675 REDUCTION
        1350628 IMPROVE? ?
          457482 IMPROVING
         2153333 RISK? ?
           3645 INSURAB??????
             11
         5217108
                 PY<1994
                  (INSURANCE OR ASSURANCE OR UNDERWRIT??? OR ENSURANCE OR
                 INSURER) (10N)(COUNSEL???? OR ADVIS??? OR ADVICE OR
                 SUGGEST????? OR RECOMMEND??????) (2N) (HEALTH???? OR
                 MEDICAL OR CLINIC?? OR LIFESTYLE? ?) (5N) (INSURED? ? OR
                 PATRON? ? OR CLIENT? ? OR USER? ? OR CLIENTELE)) (2S)
    - KWIC
```

```
((REDUC??? OR REDUCTION OR IMPROVE? ? OR IMPROVING) (5N) (RISK? ? OR INSURAB??????))) AND PY<1994
```

? ? t s1/3, k/1-5

1/3,K/1 (Item 1 from file: 180)

DIALOG(R) File 180: Federal Register (c) 2005 format only DIALOG. All rts. reserv.

DIALOG Accession Number: 02274118 Supplier Number: 930201997
Privacy Act of 1974; Reissuance of DOD Systems of Records Notices

Volume: 58 Issue: 33 Page: 10002

CITATION NUMBER: 58 FR 10002 Date: MONDAY, FEBRUARY 22, 1993

TEXT:

... maintain Marine Service Records.

Routine uses of records maintained in the system, including categories of users and the purposes of such uses:

The U.S. Coast Guard, Department of Transportation may... 19930222

1/3,K/2 (Item 1 from file: 542)

DIALOG(R) File 542:SEC Online(TM) 10-K Reports (c) 1987-1997 SEC Online Inc. All rts. reserv.

0574393

CONTINENTAL CORP

- 1990 10K Report

Publication Date: 12/31/90

TEXT:

...Inc., a subsidiary of Continental, engages in risk assessment and risk improvement activities and provides **advice** and services to **insureds** and **insurance** companies regarding the existence and mitigation of environmental, safety and **health** risks.

Continental owns 100% of the outstanding common stock of The CPI Group Incorporated, the...

...segments

purchase reinsurance (including catastrophe coverages) on certain risks which they insure, principally (1) to reduce liability on individual risks; (2) to protect against catastrophic loss; (3) to enable them to write additional insurance in order to diversify risks and (4) to reduce their total liability in relation to statutory surplus. The costs of reinsurance, including catastrophe coverages...

1/3,K/3 (Item 1 from file: 545)

DIALOG(R)File 545:Investext(R)

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00186690

Insurance Services - Industry Report
DREXEL BURNHAM LAMBERT INC.
Keefe, J.E.
NEW YORK

DATE: July 3, 85

INVESTEXT (tm) REPORT NUMBER: 507468, PAGE 7 OF 50, TEXT PAGE

This is a(n) INDUSTRY report.

TEXT:

...captive subsidiaries, ostensibly at a cost lower than the transfer of risk to an outside insurer, particularly during the peak of the underwriting cycle.

Funded or unfunded self- insurance programs are usually recommended to clients having exposure to recurring, predictable losses relatively small in amount. For instance, a client company might establish a self- insurance program for the medical expenses or other benefits of its employees or for incidental property damage to company facilities...

1/3,K/4 (Item 1 from file: 710)

DIALOG(R) File 710: Times/Sun. Times (London) (c) 2005 Times Newspapers. All rts. reserv.

06285264

CRIPPLED BY HEALTH CARE

Times of London (TL) - Friday May 3, 1991

By: Charles Bremner Section: Features Word Count: 1,358

1991

... chances of competing in the global market-place. Chrysler is one of several big firms suggesting that the country would do better with a national health scheme. It calculates that it spends more on health insurance than on the steel for its cars. Nationally, the going figure for keeping an employee insured is nearly \$3,000 a year (Pounds 1,650), compared with Pounds 720 for an...

1/3,K/5 (Item 2 from file: 710)

DIALOG(R) File 710:Times/Sun.Times(London) (c) 2005 Times Newspapers. All rts. reserv.

05094777

AN MOT FOR THE BODY PRIVATE HEALTH CARE FOCUS

Times of London (TL) - Tuesday, June 6, 1989

Section: Features Word Count: 638

1989

... they can choose to have it under the NHS, or pay privately or through their medical insurance .

Checks of fitness, or assessments such as heart screens, carry with them an assumption that the **client** may want to do something about **reducing**